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## RESOURCES FOR PERSONAL FINANCE

The list below was developed by various teachers when we asked for resources for teaching Personal Finance at your school. These resources will give the teacher different avenues that they might use to teach students about being responsible with their money.

1. <http://www.atg.wa.gov/teenconsumer/>

This site was developed by teens and has articles about areas of consumer interest to teens; the page is sponsored by the Attorney General's office in the state of Washington. There is also a section of teacher resources.

2. <http://www.consumerjungle.com>

This is an awesome site! This is an educational site with sections for teachers, students and parents. Consumer Jungle is sponsored by the Young Adult Consumer Education Trust., a non-profit organization dedicated to providing young adults with the skills they need to become responsible, informed consumers.

3. <http://www.nefe.org/hsfpportal/index.html>

The National Endowment for Financial Education is a non-profit organization dedicated to helping all Americans acquire the information and skills necessary to take control of their personal finances. You can send for the free curriculum guide, the *High School Financial Planning Program* or it can be downloaded at the site.

4. <http://www.ntrbonline.org/english/index.html>

This site is a companion site to the NEFE site; it is the NEFE Teen Research Bureau site. There is a section for teachers and a *Financial Facts* section.

5. <http://www.moneytalks.ucr.edu/english/intro.html>

Website developed by the University of California Cooperative Extension Service; it has videos that can be downloaded, games for students, etc.

6. <http://www.usaweekend.com/classroom/index.html>

USA today offers lesson plans on a variety of topics; one section is dedicated to Teens and Money.

7. <http://www.pbs.org/newshour/on2/money.html>

This website is a part of the PBS resources for students with several articles on money and money management.

8. <http://www.teacherscorner.org/>

***Facing the Future*** provides teachers, students, and the public with sustainability and global issues educational materials and action opportunities to shape our future. This section of the site has a variety of lesson plans dealing with global economic issues.

9. <http://www.themint.org/teachers/index.php>

This site is designed to help you teach 6-12 graders to manage money. you will find four lesson plans based on ideas provided by the National Council on Economic Education: Financial Planning: Budgeting Your Financial Resources; Consumer Credit: Buy Now & Pay More Later; Scarcity, Choice, and Decisions: Planning the Prom and The Stock Market: Risk & Rewards.

10. <http://www.aafcs.org/fcs/pages/cfr.html>

This site has a wealth of web links to sites related to the Consumer Resource Management standard for FACS.

11. <http://www.kidscashmanagement.com/>

This site advertises a curriculum available for purchase - sample lessons and articles are available.

12. <http://www.practicalmoneyskills.com/english/index.php>

This site contains lesson plans and teaching activities for Personal Finance from Visa - FCCLA is listed as a partner on this site.

13. <http://www.federalreserveeducation.org/teachers/>

This Web site houses several interactive tools and resources for educators, students and parents. The curriculum search tool facilitates integrating Fed education materials into the classroom.

14. <http://www.younginvestor.com/>

A website focused on investing for young people. It has a section for teachers with background information and teaching activities including crossword puzzles, hidden message puzzles and more.

15. <http://www.teenresearch.com/home.cfm>

Founded in 1982 as the first marketing-research firm to specialize exclusively in teenagers, TRU's initial vision remains true today: *to develop an unparalleled expertise in the teenage market, and to offer our clients virtually unlimited methods for researching teens.*

16. <http://www.teen-credit.com/>

A website advertising a credit card for teens - the credit card company has since withdrawn the offer but the page remains - very interesting sales pitch. Has a section for college students wanting a credit card.

17. <http://www.jumpstartcoalition.com>

First convened in December, 1995, the Jump\$tart Coalition for Personal Financial Literacy determined that the average student who graduates from high school lacks basic skills in the management of personal financial affairs. Many are unable to balance a checkbook and most simply have no insight into the basic survival principles involved with earning, spending, saving and investing. Lots of great information and links to additional web resources. FCCLA is a partner with the JumpStart coalition.

18. <http://www.ief.org/main.htm>  
The Insurance Education Foundation website - has a section for teachers with resources for teaching about risk management and insurance.
19. <http://www.womens-finance.com/>  
Several worksheets and financial calculators available - including one on child care
20. <http://teacher.scholastic.com/lessonplans/moneyinmotion/index.htm>  
This website is sponsored by Scholastic magazine and has lesson plans and other activities. The lesson plans are endorsed by the American Banker's Association.
21. <http://www.wellsfargo.com/about/csr/financial/index.jhtml>  
This page is sponsored by Wells Fargo Bank and includes teaching activities for financial literacy.
22. <http://www.bankrate.com/brm/calc/minPayment.asp>  
This site has calculators set up for helping students determine how much credit is costing them when they only pay the minimum payment. Other calculators include one for budgeting, loan payments, insurance, etc. There are also sections on College Finance and Personal Finance.
23. [http://www.aba.com/Consumer+Connection/gsac\\_parentseducators.htm](http://www.aba.com/Consumer+Connection/gsac_parentseducators.htm)  
A resource center for educators and parents on credit and consumer fraud from the American Banker's Association. It includes information about two programs they sponsor: Teach Children to Save Day and Get Smart About Credit. It also has sections with financial calculators, credit information and links to other websites.
24. <https://finance.americanexpress.com/sif/cda/page/0,1641,14955,00.asp#Paycheck>  
This website is sponsored by American Express; it has a set of financial calculators. Also, this site has a section on Education that includes information on budgeting for a baby, college and other life events.
25. <http://www.daveramsey.com/hope/youth/>  
The site promotes a curriculum but does have sample lessons that you can download.
26. <http://www.javelinstrategy.com/IDSAFETYQUIZ.htm>  
An identity theft quiz is found at this site sponsored by the Better Business Bureau.
27. <http://www.wsjclassroomedition.com/index.html>  
The classroom edition of the Wall Street Journal - includes links for teachers and students. It also has a section with math concepts related to articles in the paper that are designed for high school students.
28. <http://money.cnn.com/>  
The money page for CNN
29. <http://www.fl2010.org/rightnav/customize.cfm>  
A website titled Financial Literacy 2010 with links for teachers. Financial Literacy 2010 is a national campaign to increase the average high school student's savvy about personal finance and investment. FL2010 seeks to fulfill its mission by providing high school teachers with the

tools and support they need to minimize this major national problem. The site will assist you in developing lesson plans specifically related to South Dakota.

30. <http://www.moneymanagement.org/Education/Resources/>

A website sponsored by the Consumer Credit Counseling Services - ideas for teaching and for working with younger children in Financial Fitness project or service learning project.

31. <http://www.freddiemac.com/creditsmart/home.html>

Features several teaching modules - all about credit

32. <http://www.natlconsumersleague.org/>

The web page of the National Consumer's League. Lots of great consumer information; has a research article about teens and spending.

33. <http://www.fanniemaefoundation.org/>

Web page of the Fannie Mae Foundation

34. <http://www.yacenter.org/>

The mission of Young Americans is to further the economic education of young people so they will be competent and knowledgeable in managing their financial affairs and may prosper in the free enterprise system.

35. [http://www.pbs.org/opb/electricmoney/teaching\\_guide/teaching\\_guide.htm](http://www.pbs.org/opb/electricmoney/teaching_guide/teaching_guide.htm)

These lessons are designed to accompany a version of the PBS series, Electric Money, specially edited for classroom use. The classroom video version of ELECTRIC MONEY has short segments of video tied to activities within each lesson.

36. <http://fte.org/teachers/lessons/lessons.htm>

Lesson plans from the Foundation for Teaching Economics

37. <http://www.moneytrack.org/main.htm>

A site developed by PBS to accompany their series called Money Track

38. <http://www.ncee.net/ei/lessons/lesson3/>

Lesson plans from the National Council on Economic Education; focused on economy

39. <http://www.orangekids.com/welcome.htm>

A website with activities for teaching kids about starting early to save- focused on the mythical Planet Orange - would have some possible activities for an integrated Financial Fitness project/service learning project.

40. [http://www.pathtoinvesting.com/index\\_flash.htm](http://www.pathtoinvesting.com/index_flash.htm)

A website dedicated to the beginning investor.

41. <http://www.girlscouts.org/moneysmarts/>

A program developed for the Girl Scouts.

42. <http://www.familyfinance.montana.edu/index.php>

This website includes an entire curriculum developed by Montana State University and Take Charge America. Everything needed for the curriculum can be downloaded at this site.

Several FACS teachers from SD are receiving training this summer and Nicole Chinadle, coordinator of the program will be the speaker at the 2005 pre-conference session at SDATFACS

**43. Lightbulb Press, Inc.** <http://www.lightbulbpress.com/literacy/index.html>

This site provides both online resources and items that can be ordered for classroom use.

**44. Wells Fargo** [www.bankingonourfuture.org](http://www.bankingonourfuture.org)

Banking on Our Future, a national financial literacy education initiative is designed to address this critical gap. It is a tool for improved economic self-sufficiency, computer skills and job-readiness available free of charge to millions of children (grades 4-12) and adults. It is available in three formats: online; CD-ROM; and classroom instructional materials. A new, Spanish-language version has just been launched, also.

The curriculum addresses the basics of banking, including checking, saving, budgeting, managing credit and investing. Concepts are presented in a fun, interactive format utilizing audio, animation and activities for self-study. The curriculum can be easily integrated into school lesson plans.

**45. EconEdLink** <http://www.econedlink.org/>

This program of the National Council on Economic Education provides tested economics lessons for K–12 teachers and students.

**46. It All Adds Up** <http://www.italladdsup.org/>

This site was developed for youth by the National Council on Economic Education. The site includes online games and simulations in all areas of financial management and also includes a Teachers Guide with lesson modules.

**47. National Endowment for Financial Education** <http://www.nefe.org/>

Their Web site includes information on NEFE's High School Financial Planning Program, designed to increase the financial literacy of America's youth.

**48. National Endowment for Financial Education Teen Resource Bureau**

<http://www.ntrbonline.org/>

NEFE's financial Web site is designed for teens in a magazine format updated every three months. The site includes a Teachers Section.

**49. Social Security Online** <http://www.ssa.gov/>

This Web site of the Social Security Administration includes a Kids link, which provides information for children, teens, parents, and teachers.

**50. Internal Revenue Service**

[http://www.irs.gov/app/understandingTaxes/jsp/teacher\\_home.jsp](http://www.irs.gov/app/understandingTaxes/jsp/teacher_home.jsp)

This Web site offers information on taxes and an interactive tax education program for high school classrooms, which includes lesson plans, educational standards, and links to other resources.

51. <http://www.bankhs.com/>

52. [www.familyfinance.montana.edu](http://www.familyfinance.montana.edu)

53. [www.ncee.net](http://www.ncee.net)

National Council on Economic Ed.

54. [www.econedlink.org](http://www.econedlink.org) EconEdLink
55. [www.wsjclassroomedition.com](http://www.wsjclassroomedition.com) Wall Street Journal Classroom Edition
56. [www.ja.org](http://www.ja.org) Junior Achievement
57. [www.nbea.org](http://www.nbea.org) National Business education Association
58. <http://senseanddollars.thinkport.org>
59. [www.moneyfactory.com](http://www.moneyfactory.com)
60. [www.federalreserveeducation.org](http://www.federalreserveeducation.org)
61. [www.FDIC.gov](http://www.FDIC.gov)
62. <http://www.sdjobs.org/careerinsite/> This website replaces the SD Occupational Outlook Handbook which will be useful in teaching the first standard on career factors and income.
63. Dollars & Sense Budgeting 2001 available from C W Publications. This computer program contains background information, games, and a great simulation for students to use.
64. <http://www.realgame.org/viewContent.cfm/group/10/article/205> This website has information about ordering and using Get Real Game, which is the version of the Real Game, for 11th and 12th graders.
65. Money in Motion-----book
66. [www.americasaves.org/youth](http://www.americasaves.org/youth) This web site is for schools to probably form a group and help teach students to start saving.
67. The ABCs of Credit Card Finance—Essential Facts for Students. This is to help students chose a credit card for them. Contact Vernon Larson, SD State Treasurer.
68. Hands On Banking----This project is part of Wells Fargo and NCEE.

The following resource is probably more like a textbook. They were at National ACTE conference. A couple of teachers told me about the booth and I went and visited with them. If I understood them correctly, you can use this either with a textbook or it could be the textbook by itself. I don't know the price.

69. TimeMaps Software Suite---Money Management & Life Skills v2.0. Web site is [www.timemaps.biz](http://www.timemaps.biz)